



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [MORGAN STANLEY](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,161,805,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MORGAN STANLEY](#)
[1585 BROADWAY](#)

[NEW YORK, NY 10036](#)

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,153,027,000	941,110,500	980,970,000	886,264,750	860,039,000
Net income (\$000)	7,631,000	4,894,000	10,996,000	9,042,000	8,748,000
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.88	2.65	3	0.80	2.84	3	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
+ Non-interest income	4.38	1.11	96	4.17	1.14	96	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
- Overhead expense	3.57	2.24	92	3.48	2.63	85	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
- Provision for credit losses	0	-0.15	81	0.12	0.85	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
+ Securities gains (losses)	0.03	0.01	89	0.01	0.03	58	0.01	0.02	56	0.01	0.01	73	0	0	73
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	5	0	0	45
= Pretax net operating income (tax equivalent)	1.72	1.79	52	1.38	0.64	85	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Net operating income	1.32	1.36	51	1.04	0.48	82	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Net income	1.32	1.35	52	1.04	0.50	81	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.08	3.14	3	1.54	3.78	3	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense	0.13	0.27	20	0.67	0.66	57	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent)	0.94	2.85	3	0.87	3.10	3	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.13	41	0.03	0.28	14	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	96.75	4.52	89	227.06	21.56	95	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.30	1.39	0	0.52	1.51	7	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.27	1.37	0	0.47	1.48	6	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.09	0.63	86	1.13	0.66	86	0.92	0.71	74	0.85	0.57	79	0.91	0.61	81
30-89 days past due loans and leases / Total loans and leases	0.05	0.27	11	0.34	0.36	56	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
Liquidity and Funding															
Net noncore funding dependence	8.70	-1.82	82	7.05	6.94	51	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-42.11	-8.21	6	-60.59	-2.29	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Net loans and leases / Total assets	21.50	59.81	3	18.73	63.21	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Capitalization															
Tier 1 leverage ratio	7.45	9.11	10	8.12	9.03	21	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Holding company equity capital / Total assets	9.20	10.88	23	8.88	11.06	17	9.12	11.16	20	9.11	12.43	12	9.40	12.22	10
Total equity capital (including minority interest) / Total assets	9.31	11.01	24	9.02	11.18	19	9.24	11.29	20	9.24	12.57	11	9.54	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	16.60	12.69	89	16.54	12.01	90	17.36	12.38	92	16.43	12.17	89	16.90	12.12	91
Net loans and leases / Equity capital (X)	2.34	5.51	3	2.11	5.78	6	2.30	5.58	5	2.11	5.21	7	1.87	5.29	5
Cash dividends / Net income	20.01	25.30	39	27.95	60.26	25	25.38	42.30	28	29.69	33.12	46	28.07	27.31	44
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	19.12	9.29	81	9.35	17.07	22	24.62	16.68	75	4.91	9.26	45	0.21	7	12
Equity capital	23.34	9.31	87	6.02	6.16	56	24.81	6.99	90	1.62	10.49	14	3.69	7.89	41
Net loans and leases	36.74	0.79	94	16.29	13.26	67	35.97	9.07	92	14.56	9.10	78	4.47	7.89	36
Noncore funding	14.61	-23.76	90	1.06	-2.41	57	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41
Parent Company Ratios															
Short-term debt / Equity capital	10.16	0.48	97	17.03	0.98	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Long-term debt / Equity capital	142.29	11.05	97	163.44	13.39	97	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Equity investment in subsidiaries / Equity capital	109.97	103.07	84	97.47	103.11	16	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Cash from ops + noncash items + op expense / Op expense + dividends	-62.08	130.64	1	256.23	154.33	80	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,881,000	2,905,000	5,406,000	7,267,000	6,747,000	-0.83	56.41
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	2,881,000	2,905,000	5,406,000	7,267,000	6,747,000	-0.83	56.41
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	2,881,000	2,905,000	5,406,000	7,267,000	6,747,000	-0.83	56.41
Investment interest income (tax equivalent).....	1,494,000	1,085,000	2,318,000	2,165,000	1,751,000	37.70	210.60
Interest on balances due from depository institutions.....	1,000	96,000	108,000	505,000	567,000	-98.96	-99.06
Interest income on other earning assets.....	1,407,000	2,560,000	3,944,000	9,133,000	7,585,000	-45.04	-21.70
Total interest income (tax equivalent).....	5,783,000	6,646,000	11,776,000	19,070,000	16,650,000	-12.99	36.84
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	188,000	430,000	709,000	981,000	616,000	-56.28	
Interest on foreign office deposits.....	4,000	12,000	17,000	22,000	16,000	-66.67	-55.56
Interest on other deposits.....	34,000	183,000	227,000	881,000	616,000	-81.42	-5.56
Interest on other borrowings and trading liabilities.....	372,000	2,099,000	2,589,000	10,050,000	8,395,000	-82.28	-73.60
Interest on subordinated debt and mandatory convertible securities.....	123,000	181,000	307,000	470,000	443,000	-32.04	-16.89
Total interest expense.....	721,000	2,905,000	3,849,000	12,404,000	10,086,000	-75.18	-54.99
Net interest income (tax equivalent).....	5,062,000	3,741,000	7,927,000	6,666,000	6,564,000	35.31	92.91
Non-interest income.....	25,233,000	19,632,000	40,581,000	34,661,000	33,477,000	28.53	78.70
Adjusted operating income (tax equivalent).....	30,295,000	23,373,000	48,508,000	41,327,000	40,041,000	29.62	80.93
Overhead expense.....	20,568,000	16,395,000	33,736,000	30,097,000	28,825,000	25.45	64.95
Provision for credit losses.....	19,000	550,000	581,000	120,000	-24,000		-85.16
Securities gains (losses).....	192,000	51,000	137,000	103,000	8,000	276.47	134.15
Other tax equivalent adjustments.....	0	0	0	-11,000	0		
Pretax net operating income (tax equivalent).....	9,918,000	6,514,000	14,443,000	11,287,000	11,248,000	52.26	134.52
Applicable income taxes.....	2,230,000	1,485,000	3,239,000	2,064,000	2,350,000	50.17	58.04
Tax equivalent adjustments.....	8,000	13,000	25,000	-14,000	11,000	-38.46	0.00
Applicable income taxes (tax equivalent).....	2,238,000	1,498,000	3,264,000	2,050,000	2,361,000	49.40	57.72
Minority interest.....	49,000	122,000	183,000	195,000	135,000	-59.84	-43.68
Net income before discontinued operations, net of minority interest.....	7,631,000	4,894,000	10,996,000	9,042,000	8,752,000	55.93	180.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-4,000		
Net income attributable to holding company.....	7,631,000	4,894,000	10,996,000	9,042,000	8,748,000	55.93	180.96
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	7,680,000	5,016,000	11,179,000	9,237,000	8,883,000	53.11	173.99
Investment securities income (tax equivalent).....	1,494,000	1,085,000	2,318,000	2,165,000	1,751,000	37.70	210.60
US Treasury and agency securities (excluding mortgage-backed securities).....	583,000	619,000	1,232,000	1,163,000	758,000	-5.82	255.49
Mortgage-backed securities.....	871,000	399,000	955,000	888,000	880,000	118.30	270.64
All other securities.....	40,000	67,000	131,000	114,000	113,000	-40.30	-51.22
Cash dividends declared.....	1,527,000	1,368,000	2,791,000	2,685,000	2,456,000	11.62	85.77
Common.....	1,286,000	1,111,000	2,295,000	2,161,000	1,931,000	15.75	118.71
Preferred.....	241,000	257,000	496,000	524,000	525,000	-6.23	2.99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1	2.92	3	1.41	3.46	2	1.20	3.27	3	2.15	4	2	1.94	3.87	3
Less: Interest expense	0.13	0.25	20	0.62	0.61	59	0.39	0.48	42	1.40	0.98	79	1.17	0.79	83
Equals: Net interest income (tax equivalent)	0.88	2.65	3	0.80	2.84	3	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
Plus: Non-interest income	4.38	1.11	96	4.17	1.14	96	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
Equals: adjusted operating income (tax equivalent)	5.25	3.82	90	4.97	4.05	89	4.94	4.04	84	4.66	4.41	65	4.66	4.46	63
Less: Overhead expense	3.57	2.24	92	3.48	2.63	85	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
Less: Provision for credit losses	0	-0.15	81	0.12	0.85	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	89	0.01	0.03	58	0.01	0.02	56	0.01	0.01	73	0	0	73
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	5	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.72	1.79	52	1.38	0.64	85	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Less: Applicable income taxes (tax equivalent)	0.39	0.41	45	0.32	0.16	82	0.33	0.23	80	0.23	0.36	16	0.27	0.33	31
Less: Minority interest	0.01	0	91	0.03	0	95	0.02	0	93	0.02	0	90	0.02	0	90
Equals: Net operating income	1.32	1.36	51	1.04	0.48	82	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	5
Equals: Net income	1.32	1.35	52	1.04	0.50	81	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Memo: Net income (last four quarters)	1.26	1.25	56	1.01	0.81	65	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income—BHC and noncontrolling (minority) interest	1.33	1.37	52	1.07	0.50	83	1.14	0.83	76	1.04	1.20	26	1.03	1.25	23
Margin Analysis															
Average earning assets / Average assets	93.09	93.15	50	91.87	91.74	53	92.26	92.32	48	93.38	91.05	76	93.08	91.48	66
Average interest-bearing funds / Average assets	52.96	62.32	12	52.43	65.48	7	52.70	64.06	9	51.34	65.57	6	51.11	65.56	5
Interest income (tax equivalent) / Average earning assets	1.08	3.14	3	1.54	3.78	3	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense / Average earning assets	0.13	0.27	20	0.67	0.66	57	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent) / Average earning assets	0.94	2.85	3	0.87	3.10	3	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Yield or Cost															
Total loans and leases (tax equivalent)	2.34	4.05	3	3.24	4.44	3	2.81	4.27	4	4.59	5.09	20	4.45	4.95	21
Interest-bearing bank balances	0	0.11	3	0.24	0.50	17	0.14	0.27	12	0.79	2.04	8	0.87	1.64	7
Federal funds sold and reverse repos	-0.56	0.26	1	0.27	0.94	23	-0.10	0.68	1	1.59	2.44	21	0.90	2.17	10
Trading assets	1.34	0.42	80	1.61	0.67	76	1.44	0.60	74	2	0.99	73	1.87	1.11	65
Total earning assets	1.08	3.11	3	1.53	3.74	3	1.30	3.51	3	2.30	4.36	2	2.08	4.20	2
Investment securities (tax equivalent)	1.63	1.80	40	1.87	2.51	7	1.72	2.25	14	2.13	2.76	2	2.12	2.68	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.49	1.28	68	1.74	2.01	42	1.68	1.75	53	1.95	2.32	28	1.58	2.05	16
Mortgage-backed securities	1.75	1.56	67	1.72	2.33	5	1.59	2.05	13	2.24	2.61	12	2.58	2.50	61
All other securities	2.74	2.91	46	2.84	3.48	28	2.70	3.24	27	3.02	4.06	15	3.11	4.20	26
Interest-bearing deposits	0.14	0.24	29	0.57	0.70	44	0.39	0.53	38	1.05	1.10	49	0.74	0.81	47
Time deposits of \$250K or more	0	0.76	1	0	1.67	1	0	1.42	0	0	1.96	0	0	1.44	1
Time deposits < \$250K	1.57	0.72	96	2.05	1.58	90	1.85	1.36	89	2.67	1.82	96	2.34	1.29	98
Other domestic deposits	0.02	0.17	3	0.21	0.50	9	0.11	0.36	6	0.61	0.93	24	0.43	0.67	27
Foreign deposits	0.57	0.12	88	2.11	0.59	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93
Federal funds purchased and repos	0.71	0.19	91	2.38	0.85	91	1.68	0.62	90	4.06	1.86	89	3.07	1.51	91
Other borrowed funds and trading liabilities	0.66	1.31	27	0.98	1.62	20	0.85	1.50	21	1.45	2.38	9	1.50	2.28	10
All interest-bearing funds	0.24	0.40	25	1.18	0.92	75	0.74	0.74	56	2.73	1.49	92	2.29	1.19	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	25,233,000	19,632,000	40,581,000	34,661,000	33,477,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	5,786,000	7,061,000	12,591,000	8,958,000	8,314,000
Investment banking fees and commissions	17,661,000	12,518,000	26,709,000	23,061,000	22,687,000
Insurance activities revenue	34,000	37,000	75,000	79,000	80,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	-2,000	2,000
Net securitization income	205,000	61,000	98,000	56,000	41,000
Net gains (losses) on sales of loans, OREO, other assets	57,000	-465,000	-462,000	235,000	-139,000
Other non-interest income	1,490,000	420,000	1,570,000	2,274,000	2,492,000
Total overhead expenses	20,568,000	16,395,000	33,736,000	30,097,000	28,825,000
Personnel expense	13,206,000	10,318,000	20,854,000	18,837,000	17,632,000
Net occupancy expense	1,384,000	1,098,000	2,364,000	2,145,000	2,064,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	299,000	159,000	373,000	312,000	312,000
Other operating expenses	5,679,000	4,820,000	10,145,000	8,803,000	8,817,000
Fee income on mutual funds and annuities	805,000	655,000	1,375,000	1,477,000	1,611,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,523,939,000	665,433,000	781,282,000	551,921,000	463,127,000
Number of equivalent employees	71,826	61,550	68,097	60,431	60,348
Average personnel expense per employee	183.86	167.64	306.24	311.71	292.17
Average assets per employee	16,053.06	15,290.18	14,405.48	14,665.73	14,251.33

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	3.19	2.15	68	3.34	2.20	70	3.39	2.02	73	4.26	2.72	73	4.81	3.08	73	
Overhead expenses / Net Interest Income + non-interest income	67.91	59.03	81	70.18	63.28	76	69.58	62.28	80	72.82	61.29	84	72.01	60.88	88	
Percent of Average Assets																
Total overhead expense	3.57	2.24	92	3.48	2.63	85	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83	
Personnel expense	2.29	1.25	96	2.19	1.31	96	2.13	1.30	94	2.13	1.41	92	2.05	1.44	90	
Net occupancy expense	0.24	0.24	50	0.23	0.26	30	0.24	0.26	39	0.24	0.28	30	0.24	0.28	28	
Other operating expenses	1.04	0.73	87	1.06	0.99	73	1.07	0.94	74	1.03	0.97	69	1.06	0.97	72	
Overhead less non-interest income	-0.81	1.10	2	-0.69	1.36	3	-0.70	1.25	2	-0.51	1.32	3	-0.54	1.38	2	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	67.89	58.45	83	70.15	62.83	78	69.55	61.82	81	72.83	60.64	86	71.99	60.37	88	
Personnel expense	43.59	33.10	93	44.14	32.43	94	42.99	32.36	94	45.58	32.39	94	44.03	32.51	94	
Net occupancy expense	4.57	6.33	23	4.70	6.65	17	4.87	6.58	23	5.19	6.52	24	5.15	6.48	23	
Other operating expenses	19.73	18.60	61	21.30	23.06	57	21.68	22.28	65	22.06	21.20	67	22.80	20.90	69	
Total non-interest income	83.29	28.18	96	83.99	27.40	96	83.66	28.83	96	83.87	29.23	94	83.61	28.50	95	
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13	
Service charges on domestic deposit accounts	0	3.19	2	0	3.35	3	0	3.27	2	0	3.88	3	0	4.15	3	
Trading revenue	19.10	0.72	98	30.21	1.60	98	25.96	1.28	98	21.68	1.18	98	20.76	0.85	98	
Investment banking fees and commissions	58.30	2.52	99	53.56	2.64	99	55.06	2.46	99	55.80	3.54	97	56.66	3.42	98	
Insurance activities revenue	0.11	0.37	57	0.16	0.39	64	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63	
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41	
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	12	0	0.65	19	
Net securitization income	0.68	0.01	97	0.26	0	94	0.20	0	95	0.14	0.01	93	0.10	0.01	94	
Net gain (loss) - sales of loans, OREO, and other assets	0.19	3.83	12	-1.99	2.89	3	-0.95	3.92	3	0.57	1.86	29	-0.35	1.61	5	
Other non-interest income	4.92	9.26	24	1.80	9.31	3	3.24	9.65	6	5.50	10.04	22	6.22	9.86	31	
Overhead less non-interest income	-15.40	29.94	2	-13.85	34.19	2	-14.11	31.93	1	-11.04	31.06	2	-11.62	31.46	2	
Applicable income taxes / Pretax net operating income (tax equivalent)	22.48	21.54	60	22.80	18.39	77	22.43	18.63	74	18.29	20.56	28	20.89	19.04	63	
Applicable income tax + TE / Pretax net operating income + TE	22.57	23.10	45	23	22.75	49	22.60	21.18	53	18.16	23.23	10	20.99	21.56	35	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	55,802,000	47,535,000	51,583,000	47,503,000	42,138,000	17.39	66.52
Commercial and industrial loans	19,446,000	23,953,000	20,708,000	17,398,000	18,698,000	-18.82	-22.20
Loans to individuals	32,181,000	20,966,000	26,037,000	20,002,000	18,664,000	53.49	91.35
Loans to depository institutions and acceptances of other banks	116,000	66,000	89,000	37,000	95,000	75.76	84.13
Agricultural loans	0	0	0	0	0		
Other loans and leases	142,939,000	91,023,000	136,708,000	87,718,000	71,046,000	57.04	212.76
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	250,484,000	183,543,000	235,125,000	172,658,000	150,641,000	36.47	106.86
Less: Allowance for loan and lease losses	687,000	866,000	835,000	349,000	238,000	-20.67	112.69
Net loans and leases	249,797,000	182,677,000	234,290,000	172,309,000	150,403,000	36.74	106.84
Debt securities that reprice or mature in over 1 year	150,144,000	105,026,000	154,163,000	94,323,000	75,779,000	42.96	136.09
Mutual funds and equity securities	164,000	190,000	253,000	284,000	5,000	-13.68	2242.86
Subtotal	400,105,000	287,893,000	388,706,000	266,916,000	226,187,000	38.98	117.01
Interest-bearing bank balances	97,171,000	80,052,088	80,978,000	65,993,929	68,279,000	21.38	97.06
Federal funds sold and reverse repos	222,633,000	203,446,000	228,625,000	194,773,000	214,835,000	9.43	-2.73
Debt securities that reprice or mature within 1 year	25,226,000	27,622,000	28,017,000	11,402,000	16,052,000	-8.67	52.50
Trading assets	296,216,000	279,672,000	293,614,000	268,867,000	245,604,000	5.92	25.23
Total earning assets	1,041,351,000	878,685,088	1,019,940,000	807,952,929	770,957,000	18.51	45.51
Non-interest-bearing cash and due from depository institutions	5,875,000	5,139,912	5,138,000	4,462,071	8,245,000	14.30	-78.11
Premises, fixed assets, and leases	12,975,000	12,149,000	12,710,000	11,910,000	7,449,000	6.80	104.72
Other real estate owned	6,000	10,000	12,000	13,000	12,000	-40.00	-85.71
Investment in unconsolidated subsidiaries	5,637,000	4,907,000	5,203,000	4,483,000	3,554,000	14.88	5.82
Intangible and other assets	95,989,000	74,500,000	72,885,000	66,608,000	63,314,000	28.84	28.51
Total assets	1,161,805,000	975,363,000	1,115,862,000	895,429,000	853,531,000	19.12	40.17
Quarterly average assets	1,159,885,000	962,160,000	1,069,755,000	899,066,000	852,620,000	20.55	42.35
Average loans and leases (YTD)	246,327,000	179,350,000	192,557,750	158,446,000	151,553,500	37.34	107.02
Memoranda							
Loans held-for-sale	17,884,000	17,560,000	17,370,000	16,540,000	17,973,000	1.85	3.94
Loans not held-for-sale	232,600,000	165,983,000	217,755,000	156,118,000	132,668,000	40.13	123.91
Real estate loans secured by 1-4 family	40,741,000	33,152,000	37,368,000	31,389,000	28,641,000	22.89	79.07
Commercial real estate loans	14,939,000	14,327,000	14,158,000	16,038,000	13,497,000	4.27	40.08
Construction and land development	392,000	182,000	288,000	181,000	221,000	115.38	253.15
Multifamily	2,201,000	1,633,000	1,777,000	1,726,000	1,553,000	34.78	483.82
Nonfarm nonresidential	12,346,000	12,512,000	12,093,000	14,131,000	11,723,000	-1.33	21.31
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	175,534,000	132,838,000	182,433,000	106,010,000	91,836,000	32.14	119.02
U.S. Treasury securities	75,639,000	78,672,000	75,701,000	62,724,000	53,486,000	-3.86	123.57
US agency securities (excluding mortgage-backed securities)	948,000	146,000	1,392,000	480,000	925,000	549.32	-66.15
Municipal securities	256,000	1,703,000	1,563,000	503,000	200,000	-84.97	
Mortgage-backed securities	96,894,000	49,027,000	99,767,000	38,717,000	33,885,000	97.63	186.68
Asset-backed securities	1,633,000	1,279,000	2,021,000	1,395,000	1,781,000	27.68	-71.00
Other debt securities	0	1,821,000	1,736,000	1,907,000	1,554,000	-100.00	-100.00
Mutual funds and equity securities	164,000	190,000	253,000	284,000	5,000	-13.68	2242.86
Available-for-sale securities	93,222,000	85,577,000	110,383,000	62,224,000	61,060,000	8.93	37.65
U.S. Treasury securities	46,210,000	49,018,000	46,355,000	32,579,000	35,654,000	-5.73	53.38
US agency securities (excluding mortgage-backed securities)	948,000	146,000	1,392,000	480,000	925,000	549.32	-66.15
Municipal securities	256,000	1,703,000	1,563,000	503,000	200,000	-84.97	
Mortgage-backed securities	44,175,000	31,610,000	57,316,000	25,360,000	20,946,000	39.75	76.09
Asset-backed securities	1,633,000	1,279,000	2,021,000	1,395,000	1,781,000	27.68	-71.00
Other debt securities	0	1,821,000	1,736,000	1,907,000	1,554,000	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	756,000	2,885,000	2,649,000	631,000	-807,000	-73.80	407.38
Available-for-sale securities appreciation (depreciation)	1,307,000	2,390,000	2,328,000	272,000	-1,215,000	-45.31	282.16
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,718,000	13,001,000	11,309,000	8,718,000	9,919,000	-25.25	8.61

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	82,000	51,000	751,000	32,000	22,000	60.78	1266.67
NOW, ATS and transaction accounts	41,407,000	38,504,000	44,367,000	24,194,000	12,502,000	7.54	350.81
Time deposits less brokered deposits < \$250K	-67,406,000	-20,890,000	-60,944,000	-16,699,000	-10,016,000		
MMDA and other savings accounts	258,188,000	157,030,000	234,105,000	125,239,000	142,367,000	64.42	82.06
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	232,271,000	174,695,000	218,279,000	132,766,000	144,875,000	32.96	53.89
Time deposits of \$250K or more	6,000	18,000	16,000	12,000	11,000	-66.67	
Foreign deposits	1,684,000	888,000	1,254,000	1,079,000	694,000	89.64	7.60
Federal funds purchased and repos	67,219,000	61,341,000	58,318,000	62,705,000	61,667,000	9.58	-0.52
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	30,939,000	32,375,000	40,343,000	31,943,000	34,215,000	-4.44	0.23
Other borrowings w/remaining maturity over 1 year	193,611,000	175,557,000	181,515,000	169,619,000	154,823,000	10.28	49.59
Brokered deposits < \$250K	86,398,000	61,248,000	91,235,000	56,499,000	42,240,000	41.06	
Noncore funding	379,857,000	331,427,000	372,681,000	321,857,000	293,650,000	14.61	65.42
Trading liabilities	146,316,000	127,942,000	140,523,000	108,850,000	108,877,000	14.36	21.95
Subordinated notes and debentures + trust preferred securities	10,824,000	11,194,000	11,084,000	10,541,000	10,090,000	-3.31	-22.54
Other liabilities	284,375,000	242,096,000	270,146,000	238,718,000	214,633,000	17.46	20.51
Total liabilities	1,053,643,000	887,354,000	1,012,713,000	812,732,000	772,125,000	18.74	40.39
Equity Capital							
Perpetual preferred stock (including surplus)	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000	-9.04	3.06
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,030,000	23,782,000	25,546,000	23,935,000	23,794,000	17.86	23.50
Retained earnings	84,791,000	74,015,000	78,694,000	70,589,000	64,175,000	14.56	64.93
Accumulated other comprehensive income	-2,523,000	1,000	-1,962,000	-2,788,000	-2,292,000		
Other equity capital components	-11,198,000	-19,693,000	-9,767,000	-18,727,000	-13,971,000		
Total holding company equity capital	106,870,000	86,645,000	101,781,000	81,549,000	80,246,000	23.34	38.58
Noncontrolling (minority) interest in subsidiaries	1,292,000	1,364,000	1,368,000	1,148,000	1,160,000	-5.28	2.62
Total equity capital, including minority interest	108,162,000	88,009,000	103,149,000	82,697,000	81,406,000	22.90	38.01
Total liabilities and capital	1,161,805,000	975,363,000	1,115,862,000	895,429,000	853,531,000	19.12	40.17
Memoranda							
Non-interest-bearing deposits	1,348,000	977,000	1,793,000	925,000	375,000	37.97	2443.40
Interest-bearing deposits	319,011,000	235,872,000	308,991,000	189,431,000	187,445,000	35.25	109.00
Total deposits	320,359,000	236,849,000	310,784,000	190,356,000	187,820,000	35.26	109.81
Long-term debt that reprices within 1 year	21,106,000	26,624,535	26,291,000	28,683,000	31,586,000	-20.73	4.90
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	101,781,000	81,549,000	81,549,000	80,246,000	77,391,000		
Accounting restatements	0	-100,000	-100,000	63,000	-131,000		
Net income	7,631,000	4,894,000	10,996,000	9,042,000	8,748,000		
Net sale of new perpetual preferred stock	-1,500,000	0	730,000	-3,000	0		
Net sale of new common stock	294,000	-153,000	518,000	131,000	249,000		
Sale of treasury stock	1,064,000	844,000	932,000	1,198,000	805,000		
Less: Purchase of treasury stock	5,627,000	1,810,000	1,890,000	5,955,000	5,565,000		
Changes incident to business combinations	5,316,000	0	11,011,000	0	0		
Less: Dividends declared	1,527,000	1,368,000	2,791,000	2,685,000	2,456,000		
Change in other comprehensive income	-561,000	2,789,000	826,000	-496,000	1,205,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	0	-1,000	8,000	0		
Holding company equity capital, ending balance	106,870,000	86,645,000	101,781,000	81,549,000	80,246,000		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	4.80	36.32	6	4.87	36.22	7	4.62	36.22	7	5.31	37.78	8	4.94	37.19	9
Commercial and industrial loans	1.67	12.25	4	2.46	14.99	7	1.86	13.52	6	1.94	12.02	8	2.19	12.85	9
Loans to individuals	2.77	3.48	60	2.15	3.53	53	2.33	3.40	56	2.23	4.20	50	2.19	4.31	51
Loans to depository institutions and acceptances of other banks	0.01	0.01	81	0.01	0.04	71	0.01	0.03	76	0	0.04	65	0.01	0.05	71
Agricultural loans	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	12.30	4.22	93	9.33	4.66	82	12.25	4.63	92	9.80	5.01	84	8.32	5	75
Net loans and leases	21.50	59.81	3	18.73	63.21	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Debt securities over 1 year	12.92	17.61	31	10.77	14.01	31	13.82	15.55	41	10.53	14.60	26	8.88	14.63	18
Mutual funds and equity securities	0.01	0.06	46	0.02	0.05	48	0.02	0.05	49	0.03	0.06	54	0	0.06	27
Subtotal	34.44	78.32	2	29.52	78.43	3	34.83	78.16	4	29.81	79.65	5	26.50	79.97	4
Interest-bearing bank balances	8.36	9.11	47	8.21	6.78	64	7.26	7.51	51	7.37	3.06	86	8	3.04	89
Federal funds sold and reverse repos	19.16	0.52	98	20.86	0.86	95	20.49	0.82	95	21.75	1.57	92	25.17	1.66	94
Debt securities 1 year or less	2.17	1.53	71	2.83	1.83	76	2.51	1.68	74	1.27	1.91	53	1.88	1.96	66
Trading assets	25.50	0.60	98	28.67	1.09	98	26.31	1.01	97	30.03	1.19	97	28.78	1.33	98
Total earning assets	89.63	91.43	28	90.09	90.72	41	91.40	91.05	58	90.23	89.53	58	90.33	89.74	58
Non-interest cash and due from depository institutions	0.51	1.01	14	0.53	1.08	12	0.46	1.07	10	0.50	1.14	10	0.97	1.21	33
Other real estate owned	0	0.02	18	0	0.03	15	0	0.02	17	0	0.03	15	0	0.04	14
All other assets	9.86	7.50	78	9.39	8.16	66	8.14	7.82	57	9.27	9.27	50	8.71	8.98	45
Memoranda															
Short-term investments	29.70	12.01	91	31.90	10.58	92	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
U.S. Treasury securities	6.51	1.08	92	8.07	0.92	96	6.78	0.84	93	7	1.03	96	6.27	1.04	94
US agency securities (excluding mortgage-backed securities)	0.08	0.77	33	0.01	0.48	28	0.12	0.63	39	0.05	0.54	36	0.11	0.69	37
Municipal securities	0.02	1.72	19	0.17	1.45	28	0.14	1.69	27	0.06	1.34	26	0.02	1.62	23
Mortgage-backed securities	8.34	12.97	28	5.03	11.11	14	8.94	11.75	40	4.32	11.44	13	3.97	11.13	11
Asset-backed securities	0.14	0.38	62	0.13	0.27	67	0.18	0.32	66	0.16	0.28	67	0.21	0.33	68
Other debt securities	0	0.52	8	0.19	0.39	57	0.16	0.42	49	0.21	0.39	59	0.18	0.41	58
Loans held-for-sale	1.54	0.42	87	1.80	0.48	90	1.56	0.52	87	1.85	0.39	92	2.11	0.30	94
Loans held for investment	20.02	59.85	3	17.02	63.46	5	19.51	61.72	4	17.43	63.50	5	15.54	63.93	5
Real estate loans secured by 1-4 family	3.51	11.69	16	3.40	12.29	15	3.35	11.91	14	3.51	13.29	15	3.36	13.46	13
Revolving	0.01	1.45	10	0.01	1.80	12	0.05	1.66	13	0.02	2.07	11	0.02	2.27	11
Closed-end, secured by first liens	3.49	9.84	20	3.38	9.99	19	3.30	9.81	20	3.49	10.69	19	3.33	10.57	17
Closed-end, secured by junior liens	0	0.20	7	0	0.26	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	1.29	22.48	7	1.47	21.90	10	1.27	22.22	9	1.79	22.23	11	1.58	21.58	11
Construction and land development	0.03	3.35	4	0.02	3.32	7	0.03	3.40	6	0.02	3.44	8	0.03	3.51	8
Multifamily	0.19	3.31	7	0.17	3.07	8	0.16	3.12	7	0.19	3.01	10	0.18	2.72	10
Nonfarm nonresidential	1.06	14.81	7	1.28	14.50	10	1.08	14.72	9	1.58	14.69	13	1.37	14.44	12
Real estate loans secured by farmland	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.28	59.66	7	25.90	55.37	11	21.94	57.15	8	27.51	57.46	12	27.97	56.49	13
Real estate loans secured by 1-4 family	16.26	19.82	37	18.06	19.50	42	15.89	19.43	36	18.18	20.75	38	19.01	21.10	40
Revolving	0.07	2.42	11	0.08	2.79	13	0.22	2.64	17	0.09	3.15	13	0.12	3.50	13
Closed-end	16.20	17.22	47	17.99	16.49	60	15.68	16.59	44	18.09	17.39	56	18.89	17.39	57
Commercial real estate loans	5.96	36.54	6	7.81	32.96	10	6.02	34.63	7	9.29	33.52	12	8.96	32.14	13
Construction and land development	0.16	5.50	5	0.10	4.97	7	0.12	5.26	6	0.10	5.09	8	0.15	5.20	9
1-4 family	0.01	1.11	10	0	0.93	10	0	0.93	13	0	0.94	7	0	1.02	6
Other	0.15	4.33	6	0.10	3.90	7	0.12	4.19	6	0.10	4.02	9	0.15	4.05	10
Multifamily	0.88	5.34	10	0.89	4.72	11	0.76	4.96	10	1	4.69	13	1.03	4.10	18
Nonfarm nonresidential	4.93	24.14	8	6.82	21.76	13	5.14	22.93	9	8.18	22.15	17	7.78	21.40	18
Owner-occupied	0.17	8.14	6	0.22	7.38	10	0.18	7.68	7	0.22	7.72	12	0.24	8.03	13
Other	4.76	15.71	11	6.60	14.16	22	4.97	14.95	15	7.96	14.34	27	7.54	13.38	27
Real estate loans secured by farmland	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0.05	0.03	84	0.04	0.07	78	0.04	0.06	81	0.02	0.11	71	0.06	0.12	77
Commercial and industrial loans	7.76	20.98	7	13.05	23.90	12	8.81	22.17	9	10.08	19.53	20	12.41	20.32	26
Loans to individuals	12.85	6.28	79	11.42	6.11	77	11.07	6.13	76	11.58	7.13	74	12.39	7.36	76
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	57.07	8.03	95	49.59	8.93	94	58.14	9.09	96	50.80	9.85	93	47.16	9.66	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	65.61	383.17	6	60.94	392.62	8	58.20	381.27	7	64.37	391.26	9	59.47	379.80	7
Real estate loans secured by 1-4 family	47.90	124.52	22	42.50	133.24	14	42.16	125.03	16	42.54	138.18	15	40.42	137.84	11
Revolving	0.20	15.53	10	0.18	19.64	11	0.58	17.42	14	0.21	21.26	9	0.26	23.33	11
Closed-end	47.70	107.53	24	42.32	112.01	19	41.58	106.14	21	42.33	115.20	20	40.16	112.79	17
Commercial real estate loans	17.57	238.21	6	18.37	237.30	8	15.97	234.65	7	21.73	229.44	10	19.05	219.72	11
Construction and land development	0.46	35.52	3	0.23	35.78	6	0.32	35.62	5	0.25	34.95	7	0.31	35.36	7
1-4 family	0.02	7.06	9	0	6.74	10	0.01	6.34	11	0	6.61	6	0	7.04	5
Other	0.44	28.07	4	0.23	27.86	7	0.32	28.16	6	0.25	27.32	8	0.31	27.26	8
Multifamily	2.59	34.78	6	2.09	33.28	7	2	32.74	7	2.34	31.04	8	2.19	27.85	10
Nonfarm nonresidential	14.52	157.17	6	16.04	157.33	10	13.64	155.06	8	19.15	152.10	12	16.54	147.22	11
Owner-occupied	0.50	52.65	6	0.52	53.29	8	0.47	52.37	7	0.53	53.07	10	0.51	54.89	11
Other	14.02	102.08	9	15.52	101.60	12	13.18	100.54	10	18.62	97.41	14	16.04	91.80	13
Real estate loans secured by farmland	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0.14	0.18	80	0.08	0.38	72	0.10	0.28	78	0.05	0.44	67	0.13	0.54	71
Commercial and industrial loans	22.87	127.07	3	30.71	159.86	7	23.36	139.91	6	23.58	122.02	8	26.39	128.82	9
Loans to individuals	37.84	35.29	65	26.88	38.40	56	29.38	37.47	60	27.11	43.51	52	26.34	42.67	52
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	168.07	46.75	94	116.70	51.14	88	154.25	49.54	94	118.87	52.44	87	100.27	51.79	84
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.14	28.84	6	8.04	26.07	11	6.17	27.32	6	9.43	26.45	12	8.98	24.79	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.09	187.37	6	18.92	186.18	9	16.38	183.76	7	22.06	178.57	10	19.10	167.93	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.59	244.59	6	19.44	244.21	8	16.84	240.85	7	22.59	236.10	8	19.61	225.98	10

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	29.70	12.01	91	31.90	10.58	92	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
Liquid assets	68.38	28.17	97	71.29	24.60	96	70.29	26.22	97	70.94	22.44	97	73.26	22.72	96
Investment securities	15.11	19.64	35	13.62	16.55	36	16.35	17.85	44	11.84	16.99	24	10.76	17.27	21
Net loans and leases	21.50	59.81	3	18.73	63.21	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Net loans, leases and standby letters of credit	22.76	60.62	3	20.32	64.12	5	22.35	62.48	5	20.82	64.84	6	19.28	65.07	5
Core deposits	19.99	74.75	2	17.91	68.08	4	19.56	70.67	3	14.83	63.09	5	16.97	62.13	5
Noncore funding	32.70	10.89	90	33.98	16.68	85	33.40	14.13	85	35.94	19.36	83	34.40	21.34	80
Time deposits of \$250K or more	0	1.81	2	0	2.56	3	0	2.11	3	0	2.94	4	0	2.89	4
Foreign deposits	0.14	0.35	82	0.09	0.41	79	0.11	0.36	80	0.12	0.43	79	0.08	0.47	78
Federal funds purchased and repos	5.79	1.20	90	6.29	1.49	89	5.23	1.47	86	7	1.94	88	7.22	1.97	89
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-13.38	0.52	0	-14.57	0.52	3	-15.26	0.54	2	-14.75	0.48	3	-17.95	0.54	2
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.66	0.99	83	3.32	2.06	74	3.62	1.24	86	3.57	3.01	60	4.01	3.67	59
Earning assets that reprice within 1 year	48.10	38.93	75	45.13	39.71	65	47.96	39.38	72	46.50	39.29	75	50.32	40.29	81
Interest-bearing liabilities that reprice within 1 year	0.93	7.04	2	2.26	9.42	6	1.65	8.20	5	2.29	10.19	6	2	10.01	5
Long-term debt that reprices within 1 year	1.82	0.26	90	2.73	0.56	88	2.36	0.47	89	3.20	0.96	84	3.70	1.34	82
Net assets that reprice within 1 year	45.36	30.25	84	40.14	28.34	80	43.95	29.11	83	41.01	26.63	88	44.62	27.38	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.70	-1.82	82	7.05	6.94	51	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-42.11	-8.21	6	-60.59	-2.29	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Short-term investment / Short-term noncore funding	195.43	284.81	50	227.62	138.95	78	189.48	184.19	61	206.49	77.77	84	243.40	66.46	91
Liquid assets - short-term noncore funding / Nonliquid assets	168.18	34.02	98	199.48	23.27	97	182.85	28.18	96	193.50	16.97	97	220.07	16.04	97
Net loans and leases / Total deposits	77.97	74.66	59	77.13	82.84	30	75.39	79.43	38	90.52	90.31	46	80.08	90.08	24
Net loans and leases / Core deposits	107.55	81.17	87	104.57	93.70	76	107.34	88.34	83	129.78	103.93	84	103.82	105	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.89	0.84	59	3.73	1.82	78	3.01	1.57	77	0.86	0.72	66	-1.14	-0.82	29
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.54	1.94	47	3.09	4.82	30	2.64	4.31	25	0.37	1.36	27	-1.72	-1.98	54
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	46.80	13.42	89	35.43	12.14	85	39.36	11.38	89	41.04	12.67	88	33.51	16.19	77
Available-for-sale securities	53.11	84.66	10	64.42	85.75	14	60.51	87.23	10	58.70	85.40	12	66.49	81.88	22
U.S. Treasury securities	43.09	5.52	93	59.22	5.43	95	41.50	4.72	92	59.17	6.15	95	58.24	6.99	94
US agency securities (excluding mortgage-backed securities)	0.54	4.50	34	0.11	3.23	28	0.76	4.01	38	0.45	3.49	39	1.01	4.02	44
Municipal securities	0.15	8.87	18	1.28	9.39	26	0.86	9.83	25	0.47	7.75	25	0.22	9.16	22
Mortgage-backed securities	55.20	66.59	31	36.91	67.27	10	54.69	66.64	30	36.52	67.43	12	36.90	65.45	14
Asset-backed securities	0.93	2.05	65	0.96	1.68	69	1.11	1.91	67	1.32	1.66	72	1.94	2.05	72
Other debt securities	0	3.17	8	1.37	2.93	55	0.95	3.01	47	1.80	2.94	60	1.69	2.79	58
Mutual funds and equity securities	0.09	0.32	49	0.14	0.37	53	0.14	0.35	49	0.27	0.40	60	0.01	0.42	28
Debt securities 1 year or less	14.37	8.69	78	20.79	11.75	81	15.36	10.55	78	10.76	11.86	58	17.48	11.91	76
Debt securities 1 to 5 years	28.21	17.05	78	37.76	18.03	85	26.40	17.03	71	44.56	17.94	86	41.36	19.18	83
Debt securities over 5 years	57.32	72.17	21	41.31	66.01	20	58.10	69.86	26	44.41	66.02	24	41.15	64.73	24
Pledged securities	5.54	33.87	12	9.79	37.40	17	6.20	35.67	14	8.22	30.57	17	10.80	33.30	20
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	10.90	51.37	31	4.97	146.89	11	24.05	183.32	20	-9.02	26.69	25	4.69	6.77	50
Investment securities	32.14	33.34	56	28.88	14.17	78	72.09	23.62	89	15.43	11.75	69	16.54	9.42	73
Core deposits	32.96	16.88	87	39.60	25.99	86	64.41	26.88	92	-8.36	11.23	1	4.40	7.29	49
Noncore funding	14.61	-23.76	90	1.06	-2.41	57	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	208,121,000	202,169,000	189,786,000	189,773,000	192,827,000
Commit: Secured commercial real estate loans	1,031,000	687,000	1,023,000	837,000	1,030,000
Commit: Unsecured real estate loans	166,000	183,000	181,000	182,000	165,000
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	60,000	0	3,037,000	637,000	687,000
Standby letters of credit	14,578,000	15,482,000	15,143,000	14,079,000	14,186,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	31,906,000	31,804,000	24,120,000	32,383,000	29,502,000
Credit derivatives - notional amount (holding company as guarantor)	301,212,000	228,934,000	235,195,000	220,881,000	227,116,000
Credit derivatives - notional amount (holding company as beneficiary)	327,226,000	256,039,000	253,367,000	245,513,000	251,051,000
Credit derivative contracts w/ purchased credit protection-investment grade	470,760,000	386,767,000	343,441,000	390,432,000	389,891,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	301,714,000	221,222,000	290,613,000	208,557,000	165,849,000
Derivative Contracts					
Interest rate futures and forward contracts	3,361,196,000	4,227,639,000	3,782,875,000	3,671,275,000	3,555,145,000
Written options contracts (interest rate)	3,334,280,000	3,822,390,000	3,042,271,000	3,911,857,000	4,769,302,000
Purchased options contracts (interest rate)	2,985,203,000	2,534,226,000	2,564,719,000	2,778,154,000	3,134,413,000
Interest rate swaps	14,293,776,000	12,247,093,000	13,446,891,000	13,894,289,000	12,851,214,000
Futures and forward foreign exchange	1,413,541,000	1,173,178,000	1,115,137,000	1,118,728,000	1,119,311,000
Written options contracts (foreign exchange)	689,796,000	711,462,000	703,444,000	689,421,000	608,273,000
Purchased options contracts (foreign exchange)	631,738,000	661,567,000	658,616,000	654,612,000	643,474,000
Foreign exchange rate swaps	4,354,686,000	3,323,828,000	3,948,467,000	3,220,345,000	2,745,709,000
Commodity and other futures and forward contracts	193,676,000	162,032,000	153,204,000	190,969,000	184,820,000
Written options contracts (commodity and other)	1,117,263,000	879,392,000	909,293,000	799,927,000	846,168,000
Purchased options contracts (commodity and other)	603,206,000	588,778,000	554,644,000	550,987,000	492,601,000
Commodity and other swaps	663,318,000	499,543,000	576,123,000	566,098,000	504,826,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.91	22.45	42	20.73	21.74	52	17.01	22.01	37	21.19	23.52	51	22.59	24.05	56
Standby letters of credit	1.25	0.67	84	1.59	0.72	85	1.36	0.71	86	1.57	0.84	84	1.66	0.92	84
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	2.75	0.12	93	3.26	0.17	93	2.16	0.18	92	3.62	0.40	92	3.46	0.62	90
Credit derivatives - notional amount (holding company as guarantor)	25.93	0.25	98	23.47	0.39	96	21.08	0.35	96	24.67	0.42	97	26.61	0.52	96
Credit derivatives - notional amount (holding company as beneficiary)	28.17	0.19	98	26.25	0.33	96	22.71	0.30	96	27.42	0.52	96	29.41	0.75	96
Credit derivative contracts w/ purchased credit protection-investment grade	40.52	0.18	98	39.65	0.22	97	30.78	0.25	96	43.60	0.30	96	45.68	0.52	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	25.97	0.14	97	22.68	0.36	96	26.04	0.30	96	23.29	0.45	96	19.43	0.69	94
Derivative contracts	2,895.64	49.75	98	3,160.99	51.68	98	2,818.96	48.62	98	3,578.92	68.47	97	3,685.31	65.81	98
Interest rate contracts	2,063.55	35.96	98	2,340.81	36.85	98	2,046.56	34.36	98	2,708.82	47.31	97	2,848.18	43.84	98
Interest rate futures and forward contracts	289.31	5.17	97	433.44	9.28	99	339.01	6.21	98	410	10.67	98	416.52	11.40	98
Written options contracts (interest rate)	286.99	1.82	98	391.89	2.30	98	272.64	2.18	98	436.87	2.47	97	558.77	2.16	98
Purchased options contracts (interest rate)	256.95	1.33	98	259.82	1.51	98	229.84	1.46	98	310.26	2.65	97	367.23	2.32	98
Interest rate swaps	1,230.31	20.67	98	1,255.64	22.27	98	1,205.07	20.83	98	1,551.69	28.86	97	1,505.65	26.74	97
Foreign exchange contracts	610.24	6.16	98	601.83	5.77	98	575.85	6.01	98	634.68	10.12	97	599.48	10.92	96
Futures and forward foreign exchange contracts	121.67	3.93	93	120.28	3.58	93	99.94	3.47	93	124.94	5.23	92	131.14	5.22	94
Written options contracts (foreign exchange)	59.37	0.04	99	72.94	0.03	99	63.04	0.03	99	76.99	0.05	99	71.27	0.14	98
Purchased options contracts (foreign exchange)	54.38	0.04	99	67.83	0.03	99	59.02	0.04	99	73.11	0.08	99	75.39	0.13	98
Foreign exchange rate swaps	374.82	0.73	99	340.78	0.74	99	353.85	0.77	99	359.64	2.03	98	321.69	2.17	98
Equity, commodity, and other derivative contracts	221.85	0.86	99	218.35	1.80	98	196.55	1.86	98	235.42	3.32	98	237.65	4.08	98
Commodity and other futures and forward contracts	16.67	0.07	97	16.61	0.14	97	13.73	0.14	97	21.33	0.19	96	21.65	0.25	97
Written options contracts (commodity and other)	96.17	0.29	99	90.16	0.54	99	81.49	0.52	99	89.33	0.98	98	99.14	1.48	98
Purchased options contracts (commodity and other)	51.92	0.19	98	60.37	0.38	97	49.71	0.37	97	61.53	0.94	97	57.71	1.29	97
Commodity and other swaps	57.09	0.29	98	51.22	0.30	98	51.63	0.32	97	63.22	0.38	98	59.15	0.40	98
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	84.49	42.93	87	112.72	41.55	89	98.56	42.82	89	119.77	45.53	90	127.23	44.93	92

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	33,641,679,000	30,831,128,000	31,455,684,000	32,046,662,000	31,455,256,000
Interest rate contracts	23,974,455,000	22,831,348,000	22,836,756,000	24,255,575,000	24,310,074,000
Foreign exchange contracts	7,089,761,000	5,870,035,000	6,425,664,000	5,683,106,000	5,116,767,000
Equity, commodity, and other contracts	2,577,463,000	2,129,745,000	2,193,264,000	2,107,981,000	2,028,415,000
Derivatives Position					
Futures and forwards	4,968,413,000	5,562,849,000	5,051,216,000	4,980,972,000	4,859,276,000
Written options	5,141,339,000	5,413,244,000	4,655,008,000	5,401,205,000	6,223,743,000
Exchange-traded	1,016,675,000	749,881,000	760,232,000	727,495,000	908,468,000
Over-the-counter	4,124,664,000	4,663,363,000	3,894,776,000	4,673,710,000	5,315,275,000
Purchased options	4,220,147,000	3,784,571,000	3,777,979,000	3,983,753,000	4,270,488,000
Exchange-traded	696,702,000	693,915,000	534,745,000	738,541,000	743,766,000
Over-the-counter	3,523,445,000	3,090,656,000	3,243,234,000	3,245,212,000	3,526,722,000
Swaps	19,311,780,000	16,070,464,000	17,971,481,000	17,680,732,000	16,101,749,000
Held for trading	33,307,118,000	30,498,423,000	31,108,722,000	31,712,770,000	30,998,995,000
Interest rate contracts	23,662,272,000	22,521,920,000	22,511,279,000	23,946,911,000	23,880,335,000
Foreign exchange contracts	7,067,528,000	5,846,884,000	6,404,297,000	5,657,982,000	5,090,346,000
Equity, commodity, and other contracts	2,577,318,000	2,129,619,000	2,193,146,000	2,107,877,000	2,028,314,000
Non-traded	334,561,000	332,705,000	346,962,000	333,892,000	456,261,000
Interest rate contracts	312,183,000	309,428,000	325,477,000	308,664,000	429,739,000
Foreign exchange contracts	22,233,000	23,151,000	21,367,000	25,124,000	26,421,000
Equity, commodity, and other contracts	145,000	126,000	118,000	104,000	101,000
Derivative contracts (excluding futures and FX 14 days or less)	37,565,642,000	33,440,133,000	35,469,636,000	34,408,148,000	35,679,714,000
One year or less	17,501,400,000	17,099,943,000	17,599,498,000	17,981,123,000	16,841,455,000
Over 1 year to 5 years	17,402,723,000	14,024,672,000	15,294,467,000	13,942,727,000	16,085,488,000
Over 5 years	2,661,519,000	2,315,518,000	2,575,671,000	2,484,298,000	2,752,771,000
Gross negative fair value (absolute value)	331,420,000	411,475,000	411,938,000	301,979,000	269,069,000
Gross positive fair value	342,515,000	416,205,000	409,707,000	311,644,000	282,157,000
Held for trading	340,750,000	413,510,000	407,589,000	310,088,000	280,856,000
Non-traded	1,765,000	2,695,000	2,118,000	1,556,000	1,301,000
Current credit exposure on risk-based capital derivative contracts	101,301,000	116,433,000	111,674,000	86,700,000	73,318,000
Credit losses on derivative contracts	658,450	0	195,000	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	2,000	2,000	3,000	35,000	15,000
90+ days past due	2,000	16,000	2,000	2,000	13,000

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	71.26	94.09	11	74.05	95.13	11	72.60	94.10	12	75.69	93.44	16	77.28	92.91	12
Foreign exchange contracts	21.07	3.27	90	19.04	2.75	90	20.43	3.49	89	17.73	3.20	87	16.27	3.39	88
Equity, commodity, and other contracts	7.66	1.17	90	6.91	1.12	90	6.97	1.17	89	6.58	1.64	85	6.45	1.93	84
Futures and forwards															
Written options	14.77	12.57	66	18.04	12.99	66	16.06	14.05	64	15.54	13.49	64	15.45	12.78	66
Exchange-traded	15.28	7.49	77	17.56	8.37	83	14.80	8.18	77	16.85	5.91	85	19.79	6.60	88
Over-the-counter	3.02	0.11	95	2.43	0.13	92	2.42	0.14	93	2.27	0.15	91	2.89	0.23	92
Purchased options	12.26	7.20	75	15.13	7.94	81	12.38	7.73	76	14.58	5.10	86	16.90	5.49	88
Exchange-traded	12.54	3.44	86	12.28	3.38	85	12.01	3.42	85	12.43	4.42	81	13.58	4.19	85
Over-the-counter	2.07	0.12	93	2.25	0.14	92	1.70	0.15	91	2.30	0.28	90	2.36	0.32	90
Swaps	10.47	3.04	83	10.02	2.87	83	10.31	2.86	84	10.13	3.35	83	11.21	3.20	87
Held for trading															
Interest rate contracts	57.40	71.23	30	52.12	69.92	25	57.13	68.76	31	55.17	69.75	26	51.19	70.34	23
Foreign exchange contracts	99.01	40.60	86	98.92	43.50	89	98.90	43.53	89	98.96	44.16	89	98.55	46.31	88
Equity, commodity, and other contracts	70.34	34.42	70	73.05	37.56	74	71.57	36.62	72	74.73	37.24	73	75.92	38.40	71
Non-traded															
Interest rate contracts	21.01	1.57	93	18.96	1.40	93	20.36	1.60	93	17.66	1.60	92	16.18	1.85	93
Foreign exchange contracts	7.66	0.58	94	6.91	0.71	93	6.97	0.68	92	6.58	0.83	89	6.45	1.14	88
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.99	59.40	13	1.08	56.50	10	1.10	56.47	10	1.04	55.84	10	1.45	53.69	11
Over 1 year to 5 years	0.93	56.19	14	1	54.31	12	1.03	53.82	11	0.96	52.22	12	1.37	50.60	13
Over 5 years	0.07	0.38	71	0.08	0.28	70	0.07	0.46	71	0.08	0.34	70	0.08	0.57	68
Gross negative fair value (absolute value)	0	0.13	77	0	0.10	76	0	0.10	75	0	0.13	77	0	0.16	78
Gross positive fair value	111.66	91.87	93	108.46	89.91	92	112.76	91.48	92	107.37	93.86	90	113.43	94.47	90
One year or less	52.02	28.05	76	55.46	30.94	76	55.95	32.05	76	56.11	32.17	72	53.54	32.51	74
Over 1 year to 5 years	51.73	26.03	86	45.49	27.26	77	48.62	27.06	82	43.51	30.45	69	51.14	31.16	86
Over 5 years	7.91	30.08	24	7.51	28.48	24	8.19	29.56	22	7.75	28.09	25	8.75	28.71	26
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.99	1.25	46	1.33	1.76	55	1.31	1.55	53	0.94	0.83	55	0.86	0.72	62
Gross positive fair value (X)	1.02	1.68	25	1.35	2.69	26	1.30	2.23	26	0.97	1.19	41	0.90	0.85	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	3.92	0.05	98	5.32	0.07	98	4.68	0.07	98	4.11	0.06	98	3.81	0.06	98
Gross positive fair value (X)	4.05	0.07	98	5.38	0.11	98	4.65	0.09	98	4.24	0.07	98	4	0.06	98
Held for trading (X)	4.03	0.05	98	5.34	0.08	98	4.63	0.07	98	4.22	0.06	98	3.98	0.05	98
Non-traded (X)	0.02	0.01	76	0.03	0.02	78	0.02	0.02	75	0.02	0.01	79	0.02	0.01	83
Current credit exposure (X)	1.20	0.05	98	1.50	0.08	98	1.27	0.06	98	1.18	0.05	97	1.04	0.04	97
Credit losses on derivative contracts	0.78	0	99	0	0	45	0.22	0	99	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	98	0	0	93	0	0	96	0.05	0	98	0.02	0	99
90+ days past due	0	0	96	0.02	0	98	0	0	98	0	0	98	0.02	0	99
Other Ratios															
Current credit exposure / Risk-weighted assets	21.89	0.63	98	28.02	1.03	98	24.65	0.85	98	22	0.73	97	19.96	0.53	97

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	835,000	349,000	349,000	238,000	224,000
Gross losses	102,000	33,000	105,000	8,000	14,000
Write-downs, transfers to loans held-for-sale	0	0	0	7,000	8,000
Recoveries	0	2,000	8,000	0	54,000
Net losses	102,000	31,000	97,000	8,000	-40,000
Provision for loan and lease losses	-42,000	538,000	559,000	120,000	-24,000
Adjustments	-4,000	10,000	24,000	-1,000	-2,000
Ending balance	687,000	866,000	835,000	349,000	238,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	-0.14	75	0.11	0.85	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
Provision for loan and lease losses / Average loans and leases	-0.03	-0.25	73	0.60	1.37	17	0.29	0.82	11	0.08	0.24	25	-0.02	0.24	9
Provision for loan and lease losses / Net loan and lease losses	-41.18	77.32	55	1,735.48	792.43	85	576.29	487.86	74	1,500	130.58	99	60	134.68	13
Allowance for loan and lease losses / Total loans and leases not held for sale	0.30	1.39	0	0.52	1.51	7	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.27	1.37	0	0.47	1.48	6	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Allowance for loan and lease losses / Net loans and leases losses (X)	3.37	15.27	8	13.97	11.83	76	8.61	11.58	57	43.63	8.03	94		7.54	
Allowance for loan and lease losses / Nonaccrual assets	17.72	318.67	0	30.45	321.01	1	26.85	299.17	0	13.17	218.72	0	8.57	214.03	0
ALLL / 90+ days past due + nonaccrual loans and leases	25.04	260.68	2	41.98	244.42	3	38.34	244.34	3	23.89	151.73	4	17.53	160.51	2
Gross loan and lease losses / Average loans and leases	0.08	0.22	25	0.04	0.35	7	0.05	0.34	10	0.01	0.28	1	0.01	0.30	4
Recoveries / Average loans and leases	0	0.08	1	0	0.07	4	0	0.07	5	0	0.08	1	0.04	0.09	26
Net losses / Average loans and leases	0.08	0.13	41	0.03	0.28	14	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	85	0.01	0	85
Recoveries / Prior year-end losses	0	16.12	1	25	15.46	82	100	33.98	95	0	36.22	2	72	41.30	88
Earnings coverage of net loan and lease losses (X)	96.75	4.52	89	227.06	21.56	95	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2

Net Loan and Lease Losses By Type

Real estate loans	0.08	0.03	79	0	0.03	31	0.13	0.04	81	0	0.01	49	0.02	0.02	59
Real estate loans secured by 1-4 family	0	-0.01	62	0	0.01	47	0	0.01	52	0.01	0.01	53	0	0.01	40
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	62	0	0.01	49	0	0	56	0.01	0	59	0	0.01	53
Commercial real estate loans	0.28	0.05	90	0	0.03	32	0.45	0.07	95	0	0.01	38	0.05	0.01	81
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.34	0.07	90	0	0.05	26	0.53	0.11	90	0	0.02	38	0.06	0.02	78
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34
Other	0.34	0.06	91	0	0.03	38	0.53	0.08	92	0	0.01	40	0.06	0.01	87
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0	
Commercial and industrial loans	0.02	0.20	29	0.26	0.46	42	0.15	0.47	27	0.03	0.37	12	-0.28	0.31	2
Loans to individuals		0.78			1.41		0	1.13	1		1.17			1.16	
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans		0.03			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.11	0.08	70	0	0.13	27	0	0.15	25	0	0.15	22	0.01	0.14	39

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	134,000	617,000	267,000	121,000	121,000
90+ days past due loans and leases	11,000	0	22,000	0	0
Nonaccrual loans and leases	2,733,000	2,063,000	2,156,000	1,461,000	1,358,000
Total past due and nonaccrual loans and leases	2,878,000	2,680,000	2,445,000	1,582,000	1,479,000
Restructured 30–89 days past due					
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	62,000	139,000	168,000	92,000	38,000
Total restructured loans and leases	62,000	139,000	168,000	92,000	38,000
30–89 days past due loans held for sale					
30–89 days past due loans held for sale	21,000	71,000	20,000	1,000	1,000
90+ days past due loans held for sale	11,000	0	0	0	0
Nonaccrual loans held for sale	1,906,000	1,362,000	1,453,000	893,000	1,142,000
Total past due and nonaccrual loans held for sale	1,938,000	1,433,000	1,473,000	894,000	1,143,000
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	6,000	10,000	12,000	13,000	12,000
Other Assets					
30–89 days past due	3,000	0	0	2,000	0
90+ days past due	96,000	98,000	2,000	82,000	91,000
Nonaccrual	1,145,000	781,000	954,000	1,188,000	1,420,000
Total other assets past due and nonaccrual	1,244,000	879,000	956,000	1,272,000	1,511,000

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.27	11	0.34	0.36	56	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
90+ days past due loans and leases	0	0.10	31	0	0.13	9	0.01	0.12	32	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	1.09	0.58	87	1.12	0.61	88	0.92	0.66	77	0.85	0.51	84	0.90	0.54	85
90+ days past due and nonaccrual loans and leases	1.10	0.73	81	1.12	0.80	78	0.93	0.85	66	0.85	0.71	66	0.90	0.75	71
30–89 days past due restructured															
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.02	0.12	21	0.08	0.13	43	0.07	0.13	42	0.05	0.14	34	0.03	0.16	15
30–89 days past due loans held for sale															
30–89 days past due loans held for sale	0.01	0	90	0.04	0	93	0.01	0	91	0	0	83	0	0	80
90+ days past due loans held for sale	0	0	90	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.76	0	99	0.74	0	99	0.62	0.01	98	0.52	0	99	0.76	0	99
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.27	12	0.33	0.37	56	0.11	0.40	13	0.07	0.43	7	0.08	0.44	7
90+ days past due assets	0.04	0.10	61	0.05	0.13	54	0.01	0.12	32	0.05	0.15	43	0.06	0.18	50
Nonaccrual assets	1.54	0.59	91	1.54	0.62	91	1.32	0.67	89	1.52	0.53	94	1.83	0.57	94
30+ days past due and nonaccrual assets	1.64	1.04	81	1.93	1.21	82	1.44	1.29	65	1.64	1.19	80	1.97	1.26	84
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.43	44	0.30	0.49	28	0.28	0.52	28	0.30	0.44	36	0.34	0.48	34
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.46	40	0.30	0.52	24	0.28	0.55	24	0.31	0.48	31	0.34	0.52	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.52	17	0.21	0.56	13	0.19	0.60	13	0.16	0.53	12	0.16	0.60	10
Allowance for loan and lease losses	398.69	67.93	99	239.38	65.48	96	259.64	66.66	98	422.35	115.41	95	575.63	118.28	97
Equity capital + allowance for loan and lease losses	2.55	4.43	26	2.37	4.83	18	2.11	4.97	17	1.80	4.28	18	1.70	4.79	13
Tier 1 capital + allowance for loan and lease losses	3.21	5.28	28	2.65	5.98	16	2.44	6.05	14	2	5.65	15	1.93	6.16	11
Loans and leases + other real estate owned	1.09	0.88	70	1.13	0.92	71	0.92	0.97	51	0.85	0.85	53	0.91	0.96	51

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.24	0.24	59	1.30	0.39	92	0.51	0.39	70	0.25	0.38	40	0.29	0.42	38
90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
Nonaccrual	1.06	0.65	81	1.56	0.63	91	1.51	0.76	86	1.25	0.46	92	1.63	0.57	92
Commercial and industrial															
30–89 days past due	0	0.17	2	0	0.23	2	0.01	0.23	7	0.01	0.31	8	0	0.30	2
90+ days past due	0.06	0.02	86	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
Nonaccrual	3.14	0.64	96	4.66	0.75	97	5.68	0.75	97	4.83	0.83	97	2.72	0.76	94
Individuals															
30–89 days past due	0	0.55	4	0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due		0.16			0.31			0.17			0.24			0.17	
90+ days past due		0			0.03			0			0			0	
Nonaccrual		0.69			0.80			0.49			0.67			0.75	
Foreign governments															
30–89 days past due	0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due	0	0.01	35	0	0.01	31	0.02	0.01	83	0	0.01	30	0	0.01	31
Nonaccrual	1.07	0.13	94	0.22	0.15	74	0.15	0.15	68	0.03	0.13	46	0.23	0.14	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.28	0.35	55	1.65	0.60	88	0.64	0.65	64	0.38	0.67	28	0.42	0.71	32
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.61	0.82	44	1.37	0.84	80	1.15	0.89	71	1.62	0.73	88	2.40	0.86	90
Revolving	30-89 days past due	0	0.29	6	1.43	0.40	90	0.20	0.48	27	0.65	0.45	69	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.73	1.05	80	2.86	1.27	85	0.78	1.13	55	3.25	1	87	5.38	1.17	93
Closed-end	30-89 days past due	0.28	0.36	55	1.65	0.61	87	0.65	0.65	62	0.38	0.70	29	0.43	0.75	33
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.60	0.77	45	1.36	0.81	83	1.16	0.87	74	1.61	0.70	89	2.38	0.84	91
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.14	0.14	60	0.50	0.23	83	0.18	0.26	53	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	2.30	0.52	96	2.02	0.43	97	2.45	0.62	97	0.53	0.23	83	0	0.28	4
Construction and development	30-89 days past due	5.36	0.12	99	39.01	0.24	99	5.90	0.28	99	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	5.36	0.07	99	39.01	0.17	99	5.90	0.22	99	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0.45	0.09	89	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.14	7	0	0.20	6	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	2.79	0.66	96	2.31	0.55	97	2.87	0.80	95	0.60	0.28	82	0	0.30	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	4	0	0.24	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30-89 days past due	0	0.09	12	0	0.11	9	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	2.79	0.40	97	2.31	0.24	98	2.87	0.44	96	0.60	0.10	95	0	0.13	7
Farmland	30-89 days past due		0.11			0.31			0.11			0.23			0.25	
	90+ days past due		0			0.03			0			0.01			0.01	
	Nonaccrual		1.10			1.24			1.13			0.84			1.23	
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	16,852,000	4,109,000	15,799,000	5,228,000	9,843,000
Retained earnings	85,043,000	74,280,000	78,978,000	70,589,000	64,175,000
Accumulated other comprehensive income (AOCI)	-2,523,000	1,000	-1,962,000	-2,788,000	-2,292,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	99,372,000	78,390,000	92,815,000	73,029,000	71,726,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	23,725,000	9,084,000	15,692,000	9,094,000	8,829,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	-1,000
Other deductions from common equity tier 1 capital	-1,168,000	594,000	-1,527,000	-816,000	812,000
Subtotal:	76,815,000	68,712,000	78,650,000	64,751,000	62,086,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	76,815,000	68,712,000	78,650,000	64,751,000	62,086,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	561,000	525,000	619,000	607,000	454,000
Additional tier 1 capital before deductions	8,311,000	9,045,000	9,869,000	9,127,000	8,974,000
Less: Additional tier 1 capital deductions	514,000	359,000	440,000	435,000	441,000
Additional tier 1 capital	7,797,000	8,686,000	9,429,000	8,692,000	8,533,000
Tier 1 Capital	84,612,000	77,398,000	88,079,000	73,443,000	70,619,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	7,107,000	8,691,000	7,737,000	8,538,000	8,923,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	132,000	124,000	146,000	143,000	107,000
Allowance for loan and lease losses in tier 2 capital	1,168,000	1,207,000	1,265,000	590,000	440,000
Exited advanced approach eligible credit reserves	936,000	878,000	1,046,000	305,000	202,000
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	8,407,000	10,022,000	9,148,000	9,271,000	9,470,000
Exited advanced approach tier 2 capital before deductions	8,175,000	9,693,000	8,929,000	8,986,000	9,232,000
Less: Tier 2 capital deductions	237,000	43,000	14,000	6,000	37,000
Tier 2 capital	8,170,000	9,979,000	9,134,000	9,265,000	9,433,000
Exited advanced approach tier 2 capital	7,938,000	9,650,000	8,915,000	8,980,000	9,195,000
Total capital	92,782,000	87,377,000	97,213,000	82,708,000	80,052,000
Exited advanced approach total capital	92,550,000	87,048,000	96,994,000	82,423,000	79,814,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,160,140,000	962,425,000	1,070,039,000	899,066,000	852,620,000
Less: Deductions from common equity tier 1 capital	24,878,000	9,770,000	16,728,000	9,870,000	9,546,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,135,262,000	952,655,000	1,053,311,000	889,196,000	843,074,000
Total risk-weighted assets	462,808,378	415,544,790	453,106,463	394,177,108	367,309,180
Exited advanced approach total RWA	434,741,000	427,032,000	445,158,000	382,491,000	363,054,000

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	16.60	12.66	89	16.54	11.98	90	17.36	12.35	92	16.43	12.11	89	16.90	12.09	91
Common equity tier 1 capital, column B	17.67	0.29	99	16.09	0.28	99	17.67	0.30	99	16.93	0.29	99	17.10	0.52	99
Tier 1 capital, column A	18.28	13.44	92	18.63	12.72	92	19.44	13.08	93	18.63	12.78	92	19.23	12.85	94
Tier 1 capital, column B	19.46	0.33	99	18.12	0.32	99	19.79	0.34	99	19.20	0.34	99	19.45	0.60	99
Total capital, column A	20.05	15.42	91	21.03	14.77	92	21.45	15.23	95	20.98	14.36	93	21.79	14.45	94
Total capital, column B	21.29	0.37	99	20.38	0.38	99	21.79	0.39	99	21.55	0.38	99	21.98	0.67	99
Tier 1 leverage	7.45	9.11	10	8.12	9.03	21	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Supplementary leverage ratio, advanced approaches HCs	5.88	6.95	31	7.29	8.42	36	7.39	8.72	36	6.36	7.41	38	6.46	7.31	38

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	34,000	37,000	75,000	79,000	80,000	-8.11	3.03
Other insurance activities income	34,000	37,000	75,000	79,000	80,000	-8.11	3.03
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,072,000	770,000	1,085,000	748,000	748,000	39.22	41.80

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.11	0.37	57	0.16	0.39	64	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
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Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.26	11.54	13	0.98	11.35	12	1.22	11.03	14	1.01	11.51	13	1.06	10.22	15
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	588,762,000			542,451,000			574,346,000			512,572,000			496,284,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	50.68	0.47	98	55.62	0.73	97	51.47	0.75	97	57.24	1.39	97	58.14	1.79	97

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	25,045,000	19,111,000	24,817,000	17,622,000	14,650,000
Real estate loans	3,972,000	3,889,000	4,028,000	4,105,000	3,319,000
Commercial and industrial loans	5,013,000	5,699,000	4,597,000	4,317,000	4,281,000
Loans to depository institutions and other banks acceptances	116,000	66,000	89,000	37,000	95,000
Loans to foreign governments and institutions	255,000	449,000	449,000	449,000	443,000
Loans to individuals	169,000	0	56,000	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	15,520,000	9,008,000	15,598,000	8,714,000	6,512,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	43,000	43,000	52,000	38,000
Interest-bearing bank balances	43,393,000	44,916,754	38,817,000	37,517,430	36,600,000
Total selected foreign assets	68,438,000	64,070,754	63,677,000	55,191,430	51,288,000
Total foreign deposits	1,684,000	888,000	1,254,000	1,079,000	694,000
Interest-bearing deposits	1,684,000	888,000	1,254,000	1,079,000	687,000
Non-interest-bearing deposits	0	0	0	0	7,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.56	0.64	77	2.01	0.93	75	1.58	0.87	73	4.33	1.25	84	4.14	1.17	85
Cost: Interest-bearing deposits	0.57	0.12	88	2.11	0.59	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	31.05	-1.19	86	14.74	10.27	69	40.83	-2.40	88	20.29	22.48	75	8.41	7.24	58
Total selected assets	6.82	3.19	63	8.90	5.10	58	15.37	2.04	72	7.61	12.40	64	24.88	3.24	78
Deposits	89.64	9.07	89	9.90	10.22	50	16.22	3.46	60	55.48	10.36	86	62.15	5	90

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	6,809,000	8,211,000	7,206,000	9,475,000	13,813,000	-17.07	-66.71
1–4 family residential loans	6,809,000	8,211,000	7,206,000	9,475,000	13,813,000	-17.07	-66.71
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	7,000	1,000	7,000	1,000	1,000	600.00	75.00
1–4 family residential loans	7,000	1,000	7,000	1,000	1,000	600.00	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.59	0.84	0.65	1.06	1.62		
1–4 family residential loans	0.59	0.84	0.65	1.06	1.62		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	18.41	21.50	18.18	22.35	25.70		
Home equity lines	0.07	0.07	0.21	0.08	0.11		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	12.04	10.91	10.44	10.95	11.32		
Commercial and industrial loans	7.56	12.49	8.55	9.55	11.37		
All other loans and leases	61.92	55.03	62.62	57.06	51.50		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0.10	0.01	0.10	0.01	0.01
1-4 family residential loans.....	0.10	0.01	0.10	0.01	0.01
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0.01	0	0.01	0	0
Total retained credit exposure and asset sale credit exposure.....	0.01	0	0.01	0	0

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	146,000	414,000	214,000	382,000	696,000	-64.73	-83.28	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	146,000	414,000	214,000	382,000	696,000	-64.73	-83.28	
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	732,000	726,000	877,000	972,000	2,015,000	0.83	-82.67	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	732,000	726,000	877,000	972,000	2,015,000	0.83	-82.67	
Total past due securitized assets.....	878,000	1,140,000	1,091,000	1,354,000	2,711,000	-22.98	-82.78	
Net Losses on Securitized Assets								
1-4 family residential loans.....	20,000	52,000	100,000	271,000	458,000	-61.54	-90.15	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	20,000	52,000	100,000	271,000	458,000	-61.54	-90.15	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.14	5.04	2.97	4.03	5.04
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.14	5.04	2.97	4.03	5.04
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	10.75	8.84	12.17	10.26	14.59
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	10.75	8.84	12.17	10.26	14.59
Total past due securitized assets percent of securitized assets	12.89	13.88	15.14	14.29	19.63
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.59	1.27	1.39	2.86	3.32
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.59	1.27	1.39	2.86	3.32
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.55	2.32	1.03	1.23	1.93
Home equity lines	0	1.43	0.20	0.65	0
Credit card receivables					
Commercial and industrial loans	0	0	0.01	0.01	0
All other loans and leases	0.01	0.06	0.01	0	0
Total managed loans past due 30–89 days	0.11	0.54	0.20	0.28	0.50
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.55	1.76	1.99	2.39	4.77
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.06	0	0	0	0
All other loans and leases	-0.05	-0.08	0.01	-0.07	-0.09
Total managed loans past due 90+ days	0.29	0.38	0.37	0.53	1.23
Total Past Due Managed Assets					
	0.40	0.92	0.57	0.81	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.25	0.23	0.67	1.09
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.02	0.26	0.15	0.03	-0.28
All other loans and leases	0.11	0	0.04	0	0.01
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.09	0.09	0.08	0.15	0.25

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-38,365	-49,515	-87,099	-142,267	-102,008		
Dividends	0	0	0	0	0		
Interest	-36,442	-46,467	-86,506	-143,377	-78,371		
Management and service fees	0	0	0	0	0		
Other income	-1,923	-3,048	-593	1,110	-23,637		
Income from nonbank subsidiaries	689,868	2,725,406	4,035,080	7,837,465	5,327,347	-74.69	-50.38
Dividends	0	800,000	919,938	1,998,138	2,004,744	-100.00	-100.00
Interest	705,050	1,371,797	2,546,099	3,533,341	3,800,961	-48.60	-44.78
Management and service fees	0	0	0	0	0		
Other income	-15,182	553,609	569,043	2,305,986	-478,358		
Income from subsidiary holding companies	1,855,137	1,359,212	3,537,637	4,426,671	3,922,702	36.49	329.80
Dividends	1,600,000	1,080,000	3,061,000	3,531,000	2,969,000	48.15	558.28
Interest	255,137	279,212	476,637	895,671	953,702	-8.62	35.30
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	2,506,640	4,035,103	7,485,618	12,121,869	9,148,041	-37.88	37.27
Securities gains (losses)	10,891	10,093	10,765	14,522	1,902	7.91	
Other operating income	628,522	-728,830	-41,793	-1,460,412	1,044,774		244.35
Total operating income	3,146,053	3,316,366	7,454,590	10,675,979	10,194,717	-5.14	56.63
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,392,720	1,775,441	3,139,391	4,865,340	4,943,966	-21.56	-76.80
Other expenses	366,556	109,765	335,115	96,148	98,034	233.95	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,759,276	1,885,206	3,474,506	4,961,488	5,042,000	-6.68	-16.15
Income (loss) before taxes	1,386,777	1,431,160	3,980,084	5,714,491	5,152,717	-3.10	
Applicable income taxes (credit)	-77,341	-96,234	-109,043	-72,642	21,840		
Extraordinary items							
Income before undistributed income of subsidiaries	1,464,118	1,527,394	4,089,127	5,787,133	5,130,877	-4.14	2131.75
Equity in undistributed income of subsidiaries	6,167,256	3,366,447	6,906,411	3,254,374	3,617,408	83.20	132.71
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	3,156,810	1,336,732	2,909,928	774,877	1,011,271	136.16	242.38
Subsidiary holding companies	3,010,446	2,029,715	3,996,483	2,479,497	2,606,137	48.32	74.19
Net income (loss)	7,631,374	4,893,841	10,995,538	9,041,507	8,748,285	55.94	180.99
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	3,156,810	2,136,732	3,829,866	2,773,015	3,016,015	47.74	204.91
Subsidiary holding companys' net income	4,610,446	3,109,715	7,057,483	6,010,497	5,575,137	48.26	133.88

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	183,262	0.06	163,022	0.06	254,755	0.08	4,581,376	4,854,041	12.42	-91.18	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	95,402	0.03	105,357	0.04	172,082	0.05	4,130,835	4,411,793	-9.45	-93.92	
Other receivables	87,860	0.03	57,665	0.02	82,673	0.02	450,541	442,248	52.36	-82.71	
Investment in nonbank subsidiaries	177,160,442	53.29	180,904,964	61.38	208,420,574	62.56	161,687,669	156,395,276	-2.07	2.08	
Common and preferred stock	50,841,347	15.29	44,422,792	15.07	46,688,704	14.01	42,978,245	32,418,286	14.45	62.18	
Excess cost over fair value	8,550,270	2.57	807,226	0.27	823,648	0.25	688,953	0	959.22		
Loans, advances, notes, and bonds	109,220,136	32.85	130,414,682	44.25	153,583,410	46.10	112,211,662	120,121,083	-16.25	-22.47	
Other receivables	8,548,689	2.57	5,260,264	1.78	7,324,812	2.20	5,808,809	3,855,907	62.51	546.76	
Investment in subsidiary holding companies	99,386,267	29.90	61,418,902	20.84	75,320,120	22.61	59,178,674	68,948,179	61.82	91.85	
Common and preferred stock	58,135,521	17.49	39,220,493	13.31	52,888,011	15.87	36,093,282	42,847,753	48.23	70.61	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	41,250,746	12.41	22,198,409	7.53	22,432,109	6.73	23,085,392	26,100,426	85.83	132.67	
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	39,123,294	11.77	40,350,610	13.69	39,225,214	11.77	37,253,215	22,588,170	-3.04		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	12,303,029	3.70	5,382,243	1.83	7,082,342	2.13	8,001,123	7,476,336	128.59	-10.64	
Cash and due from unrelated depository institution	21,970	0.01	8,473	0	20,348	0.01	9,470	6,371	159.29	-99.65	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	4,254,146	1.28	6,498,380	2.20	2,842,406	0.85	2,429,654	10,245,316	-34.54	-53.87	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	332,432,410	100.00	294,726,594	100.00	333,165,759	100.00	273,141,181	270,513,689	12.79	29.51	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	10,858,911	3.27	14,751,967	5.01	17,727,678	5.32	15,854,167	19,926,391	-26.39	-45.54	
Borrowings with maturity over 1 year	141,226,291	42.48	130,389,777	44.24	131,157,058	39.37	121,783,347	126,565,869	8.31	19.74	
Subordinated notes and debentures	10,840,975	3.26	11,225,544	3.81	11,093,768	3.33	10,569,633	10,089,749	-3.43	-2.51	
Other liabilities	1,545,089	0.46	3,332,098	1.13	2,183,132	0.66	2,153,902	2,548,800	-53.63	-28.51	
Balance due to subsidiaries and related institutions	61,089,311	18.38	48,382,326	16.42	69,222,431	20.78	41,230,410	31,136,991	26.26	115.13	
Total liabilities	225,560,577	67.85	208,081,712	70.60	231,384,067	69.45	191,591,459	190,267,800	8.40	25.62	
Equity Capital	106,871,833	32.15	86,644,882	29.40	101,781,692	30.55	81,549,722	80,245,889	23.34	38.59	
Perpetual preferred stock (income surplus)	7,750,413	2.33	8,520,313	2.89	9,250,413	2.78	8,520,313	8,520,313	-9.04	3.06	
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00	
Common surplus	28,030,424	8.43	23,781,487	8.07	25,545,913	7.67	23,935,417	23,792,916	17.87	23.50	
Retained earnings	84,791,621	25.51	74,014,500	25.11	78,694,074	23.62	70,588,187	64,175,038	14.56	64.93	
Accumulated other comprehensive income	-2,523,116	-0.76	1,221	0	-1,962,061	-0.59	-2,787,559	-2,292,150			
Other equity capital components	-11,197,898	-3.37	-19,693,028	-6.68	-9,767,036	-2.93	-18,727,025	-13,970,617			
Total liabilities and equity capital	332,432,410	100.00	294,726,594	100.00	333,165,759	100.00	273,141,181	270,513,689	12.79	29.51	
Memoranda											
Loans and advances from bank subsidiaries	1,890	0	2,836	0	3,056	0	3,043	2,041	-33.36	-87.09	
Loans and advances from nonbank subsidiaries	58,289,423	17.53	47,957,814	16.27	66,724,005	20.03	39,793,183	30,769,528	21.54	106.99	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies	7,356	0	0	0	38,910	0.01	57,078	70,951		-83.01	
Subordinated and long-term debt 1 year or less	18,219,659	5.48	15,015,397	5.09	30,368,576	9.12	10,831,405	9,014,920	21.34	-24.41	
Guaranteed loans to banks, nonbanks, and holding companies	43,330,648	13.03	36,696,203	12.45	39,744,562	11.93	32,995,667	24,286,004	18.08	13037.47	

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.55	12.64	69	11.56	4.33	89	12.42	7.29	87	11.12	9.68	70	11	10.40	56
Bank net income / Average equity investment in banks		12.37			4.55			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	11.52	13.40	58	9.59	7.01	67	8.41	9.75	57	7.40	7.89	62	9.21	7.10	68
Subsidiary HCs net income / Average equity investment in sub HCs	16.66	11.92	70	16.42	5.62	84	17.02	7.01	87	14.58	8.55	89	13.79	8.78	86
Bank net income / Parent net income	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	41.37	3.10	97	43.66	6.35	91	34.83	3.59	93	30.67	5.93	87	34.48	3.78	93
Subsidiary holding companies' net income / Parent net income	60.41	67.52	35	63.54	71.95	41	64.18	68.34	40	66.48	74	34	63.73	72.48	34
Leverage															
Total liabilities / Equity capital	211.06	16.87	97	240.15	20.37	97	227.33	20.06	97	234.94	20.43	97	237.11	20.88	96
Total debt / Equity capital	152.45	11.60	97	180.47	14.50	97	157.18	14.41	96	181.74	14.31	97	195.13	14.69	96
Total debt + notes payable to subs that issued TPS / Equity capital	152.45	13.82	97	180.47	16.78	97	157.18	16.67	96	181.74	16.36	97	195.13	17.10	96
Total debt + Loans guaranteed for affiliate / Equity capital	192.99	11.69	97	222.82	14.81	97	196.23	14.68	97	222.20	14.56	97	225.39	15.14	97
Total debt / Equity capital – excess over fair value	165.71	11.71	97	182.17	14.64	96	158.46	14.52	96	183.29	14.51	96	195.13	14.81	95
Long-term debt / Equity capital	142.29	11.05	97	163.44	13.39	97	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Short-term debt / Equity capital	10.16	0.48	97	17.03	0.98	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Current portion of long-term debt / Equity capital	17.05	0.06	97	17.33	0.05	97	29.84	0.06	97	13.28	0.05	97	11.23	0.14	98
Excess cost over fair value / Equity capital	8	0.09	97	0.93	0.09	92	0.81	0.08	92	0.84	0.12	90	0	0.12	39
Long-term debt / Consolidated long-term debt	74.38	39.10	80	75.83	29.33	87	73.86	34.67	84	73.46	28.44	88	82.87	28.63	92
Double Leverage															
Equity investment in subs / Equity capital	109.97	103.07	84	97.47	103.11	16	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Total investment in subs / Equity capital	258.94	108.26	97	279.86	110.49	96	279.02	110.16	96	276.45	111.07	96	286.87	112.48	95
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.70	0.25	79	-0.22	0.67	22	-0.13	0.47	26	-0.20	0.36	19	-0.57	0.35	11
Equity investment in subs – equity cap / Net income-div (X)	0.87	0.83	65		3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.86	138.64	34	105.75	143.95	41	121.65	136.59	50	141.38	177.68	39	136.35	162.34	42
Cash from ops + noncash items + op expense / Op expense + dividend	-62.08	130.64	1	256.23	154.33	80	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	127.53	103.17	71	84.32	148.07	30	97	134.08	27	101.85	116.34	37	97.93	103.19	42
Pretax operating income + interest expense / Interest expense	199.57	1,479.01	18	180.61	2,733.67	23	226.78	2,016.32	18	217.45	1,968.54	13	204.22	2,898.75	17
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	199.57	1,667.11	17	180.61	1,374.36	22	226.78	1,539.23	17	217.45	1,632.83	12	204.22	1,369.37	15
Dividends + interest from subsidiaries / Interest expense + dividends	86.44	153.06	29	110.85	169.52	41	116.64	150.43	40	129.99	210.80	28	130.41	188.90	34
Fees + other income from subsidiaries / Salary + other expenses	-4.67	12.78	2	501.58	15.95	99	169.63	13.95	98	2,399.53	16.52	99	-512.06	16.08	1
Net income / Current part of long-term debt + preferred dividends (X)	0.41	41.77	4	0.32	27.95	6	0.36	35.64	4	0.80	57.11	7	0.92	33.93	3
Other Ratios															
Net assets that reprice within 1 year / Total assets	20.99	3.64	97	28.32	3.69	99	26.13	3.85	99	21.47	2.64	98	13.52	2.61	92
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	40.54	0.03	98	42.35	0.05	98	39.05	0.05	98	40.46	0.10	98	30.26	0.24	97
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	40.54	0.03	98	42.35	0.06	98	39.05	0.05	98	40.46	0.10	98	30.26	0.25	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	82.79	1.79	98	77.41	2.90	96	83.92	2.66	96	80.49	5.62	94	77.50	5.50	95
Combined thrift assets (reported only by bank holding companies)	6.70	0	99	0	0	50	5.61	0	99	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	28.28	0.07	98	29.30	0.07	98	28.23	0.08	98	31.47	0.19	98	30.02	0.21	98

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	104.29	78.46	75	89.56	73.92	66	68.25	81.10	46	46.40	57.84	47	47.87	57.26	46
Dividends declared / Net income	20.01	25.30	39	27.95	60.26	25	25.38	42.29	28	29.70	33.08	46	28.07	27.33	44
Net income – dividends / Average equity	11.64	9.64	71	8.33	1.15	91	9.26	4.14	89	7.82	6.46	69	7.91	7.33	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0	3.97	27	58.48	3.69	95	32.96	3.41	92	74.42	7.53	93	81.63	7.13	93
Dividends from subsidiary holding companies.....	104.78	6.36	90	78.95	3.84	93	109.67	4.85	92	131.51	21.40	88	120.89	16.86	86
Dividends from all subsidiaries	104.78	193.08	32	137.43	205.70	44	142.63	174.85	48	205.93	260.40	46	202.51	215.26	49
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0.01			0			0			0	
Operating income from bank subsidiaries		38.35			98.26			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	37.44	52.25	60	24.02	56.39	44	72.06	82.95	55	66.47	51.40	58
Interest income from nonbank subsidiaries.....	22.33	2.35	92	64.20	7.62	92	66.48	7.38	90	127.42	20.25	90	126.03	18.56	90
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	-0.48	0.08	3	25.91	0.22	96	14.86	0.16	97	83.16	1.06	96	-15.86	0.15	3
Operating income from nonbank subsidiaries	21.85	76.16	41	127.55	78.35	77	105.36	79.84	71	282.63	150.41	78	176.64	99.33	79
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	34.70	31	55	34.73	55.04	63	43.37	43.51	52	58.75	61.23	38	53.25	48.56	53
Interest income from subsidiary holding companies.....	5.53	5.39	70	8.98	15.38	73	6.75	8.40	66	14.90	6.54	73	17.11	3.95	84
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	40.24	39.64	50	43.71	73.61	52	50.13	55.20	47	73.65	76.49	34	70.36	61.19	57
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	-1.16	0.39	0	-1.40	1.06	0	-1.16	0.63	0	-1.34	0.80	0	-0.77	0.92	0
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	-0.06	0.02	2	-0.09	0.07	2	-0.01	0.04	2	0.01	0.03	88	-0.23	0.02	3
Operating income from bank subsidiaries	-1.22	81.78	1	-1.49	81.90	1	-1.17	82.20	2	-1.33	78.80	2	-1	74.20	1
Dividends from nonbank subsidiaries	0	2.67	26	24.12	2.05	92	12.34	1.95	90	18.72	2.65	90	19.66	2.57	92
Interest income from nonbank subsidiaries.....	22.41	0.35	96	41.36	1.11	95	34.15	0.73	96	33.10	1.19	94	37.28	2.32	93
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	-0.48	0.01	2	16.69	0.01	97	7.63	0.01	98	21.60	0.04	98	-4.69	0.02	2
Operating income from nonbank subsidiaries	21.93	6.48	86	82.18	6.25	94	54.13	4.70	93	73.41	7.29	92	52.26	7.64	89
Dividends from subsidiary holding companies.....	50.86	2.43	92	32.57	1.08	94	41.06	2.53	92	33.07	4.52	88	29.12	5.15	88
Interest income from subsidiary holding companies.....	8.11	0.01	95	8.42	0.17	94	6.39	0.11	94	8.39	0.20	94	9.35	0.37	94
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	58.97	3.96	91	40.98	4.06	91	47.46	4.56	90	41.46	6.08	88	38.48	6.79	88
Loans and advances from subsidiaries / Short term debt.....	536.87	135.34	92	325.11	237.31	76	376.62	135.13	83	251.37	83.37	85	154.78	87.87	80
Loans and advances from subsidiaries / Total debt	35.78	28.31	66	30.67	33.86	61	41.73	27.08	71	26.89	28.33	60	19.70	26.53	55